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Attorneys for Plaintiff  
JENNIFER LEIGH REED

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA  
SAN JOSE DIVISION

JENNIFER LEIGH REED,

Plaintiff,

v.

GLOBAL ACCEPTANCE CREDIT  
COMPANY, a Texas Limited Partnership;  
and GAC GP, LLC, a Texas Limited Liability  
Corporation,

Defendants.

Case No.

**C08 01826** **RMW**

COMPLAINT

DEMAND FOR JURY TRIAL **RS**

15 United States Code § 1692 *et seq.*  
California Civil Code § 1788 *et seq.*

Plaintiff, JENNIFER LEIGH REED (hereinafter "Plaintiff"), based on information and belief and investigation of counsel, except for those allegations which pertain to the named Plaintiff or her attorneys (which are alleged on personal knowledge), hereby makes the following allegations:

**I. INTRODUCTION**

1. This is an action for statutory damages, attorney fees and costs brought by an individual consumer for Defendants' violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (hereinafter "FDCPA"), and the Rosenthal Fair Debt Collection Practices Act, California Civil Code § 1788 *et seq.* (hereinafter "RFDCPA") which prohibit debt collectors from engaging in abusive, deceptive and unfair practices.

**II. JURISDICTION**

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d), 28 U.S.C. §

1 1337, and supplemental jurisdiction exists for the state law claims pursuant to 28 U.S.C. § 1367.  
2 Declaratory relief is available pursuant to 28 U.S.C. §§ 2201 and 2202.

3 3. This action arises out of Defendants' violations of the Fair Debt Collection  
4 Practices Act, 15 U.S.C. § 1692 *et seq.* ("FDCPA") and the Rosenthal Fair Debt Collection Practices  
5 Act, California Civil Code § 1788 *et seq.* ("RFDCPA").

### 6 III. VENUE

7 4. Venue in this judicial district is proper pursuant to 28 U.S.C. § 1391(b), in  
8 that a substantial part of the events or omissions giving rise to the claim occurred in this judicial  
9 district. Venue is also proper in this judicial district pursuant to 15 U.S.C. § 1692k(d), in that the  
10 Defendants transact business in this judicial district and the violations of the FDCPA complained  
11 of occurred in this judicial district.

### 12 IV. INTRADISTRICT ASSIGNMENT

13 5. This lawsuit should be assigned to the San Jose Division of this Court because  
14 a substantial part of the events or omissions which gave rise to this lawsuit occurred in Santa Clara  
15 County.

### 16 V. PARTIES

17 6. Plaintiff, JENNIFER LEIGH REED (hereinafter "Plaintiff"), is a natural  
18 person residing in Santa Clara County, California. Plaintiff is a "consumer" within the meaning of  
19 15 U.S.C. § 1692a(3) and a "debtor" within the meaning of Cal. Civil Code § 1788.2(h).

20 7. Defendant, GLOBAL ACCEPTANCE CREDIT COMPANY (hereinafter  
21 "GLOBAL"), is a Texas limited partnership engaged in the business of collecting debts in this state  
22 with its principal place of business located at: 5850 West Interstate 20, Suite 100, Arlington, Texas,  
23 76017. GLOBAL may be served at the address of its Registered Agent: Global Acceptance Credit  
24 Company, c/o Michael Varrichio, Registered Agent, 5850 West Interstate 20, Suite 100, Arlington,  
25 Texas 76017. The principal purpose of GLOBAL is the collection of debts using the mails and  
26 telephone, and GLOBAL regularly attempts to collect debts alleged to be due another. GLOBAL  
27 is a "debt collector" within the meaning of 15 U.S.C. § 1692a(6) and Cal. Civil Code § 1788.2(c).

28 8. Defendant, GAC GP, LLC (hereinafter "GAC"), a Texas limited liability

1 corporation and general partner of GLOBAL, is engaged in the business of collecting debts in this  
2 state with its principal place of business located at: 5850 West Interstate 20, Suite 100, Arlington,  
3 Texas, 76017. GAC may be served at the address of its Registered Agent: GAC GP, LLC, c/o  
4 Michael Varrichio, Registered Agent, 5850 West Interstate 20, Suite 100, Arlington, Texas 76017.  
5 The principal purpose of GAC is the collection of debts using the mails and telephone, and GAC  
6 regularly attempts to collect debts alleged to be due another. GAC is a "debt collector" within the  
7 meaning of 15 U.S.C. § 1692a(6) and Cal. Civil Code § 1788.2(c).

8           9. At all times herein mentioned, each of the Defendants was an officer, director,  
9 agent, servant, employee and/or joint venturer of his co-defendants, and each of them, and at all said  
10 times, each Defendant was acting in the full course and scope of said office, directorship, agency,  
11 service, employment and/or joint venture. Any reference hereafter to "Defendants" without further  
12 qualification is meant by Plaintiff to refer to each Defendant, and all of them, named above.

#### 13 **VI. FACTUAL ALLEGATIONS**

14           10. On a date or dates unknown to Plaintiff, Plaintiff is alleged to have incurred  
15 a financial obligation (hereinafter "the alleged debt"). The alleged debt was incurred primarily for  
16 personal, family or household purposes and is therefore a "debt" as that term is defined by 15 U.S.C.  
17 § 1692a(5) and a "consumer debt" as that term is defined by Cal. Civil Code § 1788.2(f).

18           11. Sometime thereafter on a date unknown to the Plaintiff, the alleged debt was  
19 consigned, placed or otherwise transferred to Defendants for collection from the Plaintiff.

20           12. Thereafter, Defendants sent a collection letter (Exhibit "1") to Plaintiff which  
21 is a "communication" in an attempt to collect a debt as that term is defined by 15 U.S.C. § 1692a(2).

22           13. A true and accurate copy of the collection letter from Defendants to Plaintiff  
23 is attached hereto, marked Exhibit "1," and by this reference is incorporated herein.

24           14. The collection letter (Exhibit "1") is dated April 10, 2007.

25           15. The collection letter (Exhibit "1") was the Defendants' first written notice  
26 initially addressed to the Plaintiff in connection with collecting the alleged debt.

27           16. On or about April 25, 2007, Plaintiff mailed a letter to Defendants which  
28 stated: "please be advised that I dispute this debt and refuse to pay."

1           17.     A true and accurate copy of the Plaintiff's letter disputing the alleged debt and  
2 refusing to pay the alleged debt is attached hereto, marked Exhibit "2," and by this reference is  
3 incorporated herein.

4           18.     Defendants received Plaintiff's letter disputing the alleged debt and refusing  
5 to pay the alleged debt (Exhibit "2") on or about May 2, 2007.

6           19.     A true and accurate copy of the USPS Tracking Report and Certified Mail  
7 Return Receipt evidencing Defendants' receipt of Plaintiff's letter disputing the alleged debt and  
8 refusing to pay the alleged debt (Exhibit "2") is attached hereto, marked Exhibit "3," and by this  
9 reference is incorporated herein.

10          20.     After receiving Plaintiff's letter notifying Defendants of her refusal to pay the  
11 alleged debt (Exhibit "2"), Defendants continued its collection efforts against the Plaintiff.

12          21.     On July 25, 2007, Defendants sent a letter (Exhibit "4") to Plaintiff which  
13 included a verification of the account.

14          22.     Thereafter, Defendants sent a second collection letter (Exhibit "5") to Plaintiff  
15 which is a "communication" in an attempt to collect a debt as that term is defined by 15 U.S.C. §  
16 1692a(2).

17          23.     A true and accurate copy of the collection letter from Defendants to Plaintiff  
18 is attached hereto, marked Exhibit "5," and by this reference is incorporated herein.

19          24.     The collection letter (Exhibit "5") is dated August 7, 2007.

20          25.     On or about August 27, 2007, an employee of the Defendants recorded the  
21 following message on the Plaintiff's answering machine:

22                 Hi, this message is for Jennifer Reed. Jennifer Reed, My name is Mr. Lee, manager  
23 for the firm of Global Acceptance. Uh, Jennifer, I need either you or someone on  
24 your behalf to contact my office today in regard to very important file that is time-  
sensitive. Now, my number is 866-881-2590. Refer to file number 624929 when  
calling.

25          26.     On or about September 10, 2007, an employee of the Defendants recorded the  
26 following message on the Plaintiff's answering machine:

27                 This message is for Jennifer Reed. This is Global Acceptance Credit Company. I  
28 need you or someone on your behalf to contact our office today regarding a very  
important matter which requires your immediate attention. Our toll-free number is

1 866-881-2590. When returning this call, refer to file number 624929. Once again,  
2 this is Global Acceptance Credit Company. Contact our office today. 866-881-2590.

3 27. On or about September 13, 2007, an employee of the Defendants recorded the  
4 following message on the Plaintiff's answering machine:

5 This message is for Jennifer Reed. This is Global Acceptance Credit Company. I  
6 need you or someone on your behalf to contact our office today regarding a very  
7 important matter which requires your immediate attention. Our toll-free number is  
8 866-881-2590. When returning this call, refer to file number 624929. Once again,  
9 this is Global Acceptance Credit Company. Contact our office today. 866-881-2590.

10 28. On or about September 17, 2007, an employee of the Defendants recorded the  
11 following message on the Plaintiff's answering machine:

12 This message is for Jennifer Reed. This is Global Acceptance Credit Company. I  
13 need you or someone on your behalf to contact our office today regarding a very  
14 important matter which requires your immediate attention. Our toll-free number is  
15 866-881-2590. When returning this call, refer to file number 624929. Once again,  
16 this is Global Acceptance Credit Company. Contact our office today. 866-881-2590.

17 29. On or about October 2, 2007, an employee of the Defendants recorded the  
18 following message on the Plaintiff's answering machine:

19 This message is for Jennifer Reed. If you are not Jennifer Reed, please disconnect  
20 now. This is Global Acceptance Credit Company. We need you or someone on your  
21 behalf to contact our firm today. The phone number is 1-866-881-2590. When  
22 calling, please refer to your file number 624929. We will be available until 8 pm  
23 central and will be expecting your call today. Again, our number is 1-866-881-2590.  
24 This communication is from a debt collector. This is an attempt to collect a debt and  
25 any information obtained will be used for that purpose.

26 30. On or about October 5, 2007, an employee of the Defendants recorded the  
27 following message on the Plaintiff's answering machine:

28 This message is for Jennifer Reed. This is Global Acceptance Credit Company. I  
need you or someone on your behalf to contact our office today regarding a very  
important matter which requires your immediate attention. Our toll-free number is  
Jennifer Reed. When returning this call, refer to file number 624929. Once again,  
this is Global Acceptance Credit Company. Contact our office today.

31. Defendants' answering machine messages were each a "communication" in  
an attempt to collect a debt as that term is defined by 15 U.S.C. § 1692a(2).

32. Defendants' failed to disclose that their answering machine messages were  
communications from a debt collector, in violation of 15 U.S.C. § 1692e(11). See *Hosseinzadeh*  
*v. M.R.S. Associates, Inc.*, 387 F. Supp. 2d 1104, 1116 (C.D. CA 2005); *Foti v. NCO Financial*

1 *Systems, Inc.*, 424 F. Supp. 2d 643, 669 (S.D.N.Y. 2006).

2 33. Defendants sent a third collection letter (Exhibit "6") to Plaintiff which is a  
3 "communication" in an attempt to collect a debt as that term is defined by 15 U.S.C. § 1692a(2).

4 34. A true and accurate copy of the collection letter from Defendants to Plaintiff  
5 is attached hereto, marked Exhibit "6," and by this reference is incorporated herein.

6 35. The collection letter (Exhibit "6") is dated October 5, 2007.

7 36. Thereafter, Defendants sent a fourth collection letter (Exhibit "7") to Plaintiff  
8 which is a "communication" in an attempt to collect a debt as that term is defined by 15 U.S.C. §  
9 1692a(2).

10 37. A true and accurate copy of the collection letter from Defendants to Plaintiff  
11 is attached hereto, marked Exhibit "7," and by this reference is incorporated herein.

12 38. The collection letter (Exhibit "7") is dated January 24, 2008.

## 13 **VII. CLAIMS**

### 14 **FAIR DEBT COLLECTION PRACTICES ACT**

15 39. Plaintiff brings the first claim for relief against Defendants under the Federal  
16 Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692 *et seq.*

17 40. Plaintiff repeats, realleges, and incorporates by reference paragraphs 1  
18 through 38 above.

19 41. Plaintiff is a "consumer" as that term is defined by the FDCPA, 15 U.S.C. §  
20 1692a(3).

21 42. Defendant, GLOBAL, is a "debt collector" as that term is defined by the  
22 FDCPA, 15 U.S.C. § 1692a(6).

23 43. Defendant, GAC, is a "debt collector" as that term is defined by the FDCPA,  
24 15 U.S.C. § 1692a(6).

25 44. The financial obligation allegedly owed by the Plaintiff is a "debt" as that  
26 term is defined by the FDCPA, 15 U.S.C. § 1692a(5).

27 45. Defendants' answering machine messages described above violate the  
28 FDCPA. The violations include, but are not limited to, the following:

1 a. Defendants failed to disclose that the communications were from a  
2 debt collector, in violation of 15 U.S.C. § 1692e(11).

3 46. Defendants have further violated the FDCPA in the following respects:

4 a. Defendants continued collection efforts against Plaintiff after  
5 receiving a written notification that Plaintiff refused to pay the debt  
6 being collected, in violation of 15 U.S.C. § 1692c(c).

7 47. Defendants' acts as described above were done intentionally with the purpose  
8 of coercing Plaintiff to pay the alleged debt.

9 48. As a result of the Defendants' violations of the FDCPA, the Plaintiff is  
10 entitled to an award of statutory damages, costs and reasonable attorneys fees, pursuant to 15 U.S.C.  
11 § 1692k.

12 **ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT**

13 49. Plaintiff brings the second claim for relief against Defendants under the  
14 Rosenthal Fair Debt Collection Practices Act ("RFDCPA"), California Civil Code §§ 1788-1788.33.

15 50. Plaintiff repeats, realleges, and incorporates by reference paragraphs 1  
16 through 48 above.

17 51. Plaintiff is a "debtor" as that term is defined by the RFDCPA, Cal. Civil Code  
18 § 1788.2(h).

19 52. Defendant, GLOBAL, is a "debt collector" as that term is defined by the  
20 RFDCPA, Cal. Civil Code § 1788.2(c).

21 53. Defendant, GAC, is a "debt collector" as that term is defined by the RFDCPA,  
22 Cal. Civil Code § 1788.2(c).

23 54. The financial obligation allegedly owed by the Plaintiff is a "consumer debt"  
24 as that term is defined by the RFDCPA, Cal. Civil Code § 1788.2(f).

25 55. Defendants' answering machine messages described above violate the  
26 RFDCPA. The violations include, but are not limited to, the following:

27 a. Defendants failed to disclose that the communications were from a  
28 debt collector, in violation of 15 U.S.C. § 1692e(11), as incorporated

1 by Cal. Civil Code § 1788.17.

2 56. Defendants have further violated the RFDCPA in the following respects:

3 a. Defendants continued collection efforts against Plaintiff after  
4 receiving a written notification that Plaintiff refused to pay the debt  
5 being collected, in violation of 15 U.S.C. § 1692c(c), as incorporated  
6 by Cal. Civil Code § 1788.17.

7 57. Defendants' acts as described above were done willfully and knowingly with  
8 the purpose of coercing Plaintiff to pay the alleged debt, within the meaning of Cal. Civil Code §  
9 1788.30(b).

10 58. As a result of the Defendants' willful and knowing violations of the RFDCPA,  
11 the Plaintiff is entitled to an award of a statutory penalty in an amount not less than one hundred  
12 dollars (\$100) nor greater than one thousand dollars (\$1,000), pursuant to Cal. Civil Code §  
13 1788.30(b).

14 59. As a result of the Defendants' violations of the RFDCPA, the Plaintiff is  
15 entitled to an award of statutory damages pursuant to 15 U.S.C. § 1692k(a)(2)(A), as incorporated  
16 by Cal. Civil Code § 1788.17.

17 60. As a result of the Defendants' violations of the RFDCPA the Plaintiff is  
18 entitled to an award of her reasonable attorney's fees and costs pursuant to Cal. Civil Code §  
19 1788.30(c) and 15 U.S.C. § 1692k(a)(3), as incorporated by Cal. Civil Code § 1788.17.

20 61. Pursuant to Cal. Civil Code § 1788.32, the remedies provided under the  
21 RFDCPA are intended to be cumulative and in addition to any other procedures, rights or remedies  
22 that the Plaintiff may have under any other provision of law.

23 ///

24 ///

25 ///

26 ///

27 ///

28 ///

**VIII. REQUEST FOR RELIEF**

Plaintiff requests that this Court:

- a. Assume jurisdiction in this proceeding;
- b. Declare that Defendants' answering machine messages violated the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11);
- c. Declare that Defendants violated the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692c(c);
- d. Declare that Defendants' answering machine messages violated the Rosenthal Fair Debt Collection Practices Act, Cal. Civil Code § 1788.17;
- e. Declare that Defendants violated the Rosenthal Fair Debt Collection Practices Act, Cal. Civil Code § 1788.17;
- f. Award Plaintiff statutory damages in an amount not exceeding \$1,000 pursuant to 15 U.S.C. § 1692k(a)(2)(A);
- g. Award Plaintiff a statutory penalty in an amount not less than \$100 nor greater than \$1,000 pursuant to Cal. Civil Code § 1788.30(b);
- h. Award Plaintiff statutory damages in an amount not exceeding \$1,000 pursuant to 15 U.S.C. § 1692k(a)(2)(A), as incorporated by Cal. Civil Code § 1788.17;
- i. Award Plaintiff the costs of this action and reasonable attorneys fees pursuant to 15 U.S.C. § 1692k(a)(3) and Cal. Civil Code §§ 1788.17 and 1788.30(c); and
- j. Award Plaintiff such other and further relief as may be just and proper.

CONSUMER LAW CENTER, INC.

By: /s/ Jovanna R. Longo  
Jovanna R. Longo, Esq.  
Attorney for Plaintiff  
JENNIFER LEIGH REED

**CERTIFICATION PURSUANT TO CIVIL L.R. 3-16**

Pursuant to Civil L.R. 3-16, the undersigned certifies that as of this date, other than the named parties, there is no such interest to report.

/s/ Jovanna R. Longo  
Jovanna R. Longo, Esq.

**DEMAND FOR JURY TRIAL**

PLEASE TAKE NOTICE that Plaintiff, JENNIFER LEIGH REED, hereby demands a trial by jury of all triable issues of fact in the above-captioned case.

/s/ Jovanna R. Longo  
Jovanna R. Longo, Esq.

Dept 545  
PO Box 4115  
Concord, CA 94524



# Global Acceptance Credit Company

P.O. Box 172800 - Arlington, TX 76003-2800  
Toll Free 800-807-0725 - Local (817) 561-2600  
Fax (817) 561-2288  
April 10, 2007

ADDRESS SERVICE REQUESTED



JENNIFER REED  
4920 HARMONY WAY  
SAN JOSE CA 95130-1819

GACC Account #: 624929-1  
Original Creditor: Corinthian College  
RE: Everest College  
Current Creditor: Global Acceptance Credit Co.  
Current Balance: \$2823.96  
Amount Enclosed: \_\_\_\_\_

Global Acceptance Credit Co.  
PO Box 172800  
Arlington TX 76003-2800

\*\*\* Detach Upper Portion and Return with Payment \*\*\*

Dear JENNIFER REED,

We have recently purchased, been assigned, and now OWN your ACCOUNT. All rights have been transferred to us. Please contact us to discuss this matter with one of our representatives.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, that the debt or any portion thereof is disputed, this office will obtain verification of the debt or obtain a copy of a judgment, if any, and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

Please contact us and allow our representative to assist you in resolving this issue.

Call 800-807-0725.

If you have an attorney representing you in connection with this debt, we are not aware of that fact and we would appreciate it if you would furnish the name and phone number of your attorney. If you have filed bankruptcy, we are similarly unaware of that fact and would appreciate your bankruptcy case number and date of filing.

Sincerely,

Tracey Hunter

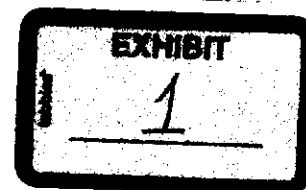
THIS COMMUNICATION IS FROM A DEBT COLLECTOR.  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

All future payments and correspondence should be addressed to:

Original Creditor: Corinthian College  
RE: Everest College  
Current Creditor: Global Acceptance Credit Co.  
Reference #: 184-55xxxx3231  
Amount Due: \$2823.96  
GACC Account #: 624929-1

Global Acceptance Credit Co.  
P.O. Box 172800  
Arlington, TX 76003-2800

Please see reverse side for important information.



### **Privacy Notice**

Global Acceptance Credit Company (GACC) understands the importance of safeguarding the privacy of our customer's personal and financial information. Our Privacy Policy follows these guidelines:

**Security Procedures to Protect Information** - GACC restricts access to your personal and financial information. Employees who have access to your information are required to protect it and keep it confidential. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your personal and financial information.

**Collection of Personal and Financial Information** - GACC collects personal and financial information about you from lawful sources that may include available account documents, previous or current creditors, consumer reporting agencies and public databases.

**Sharing of Personal and Financial Information** - GACC complies with all Fair Debt Collection Practices Act (FDCPA) and all Fair Credit Reporting Act (FCRA) guidelines and does not release information on current or former consumers except to those permitted by law, such as, consumer reporting agencies; companies performing services (lettering services, third-party collection agencies, etc.); attorneys or other legal services; and consumer credit counseling services (at the request of the consumer).

**Your Choice to Share Information** - If you wish we do not provide personal and financial information on your account, as described in this notice, please send your request in writing to: GACC, Attn: Privacy Notice, P.O. Box 172800, Arlington, Texas 76003 or call 1-800-807-0725 x201.

### **California Collection Notice**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

### **California and Utah Residents**

As required by California and Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described on the front of this letter.

### **Colorado Residents**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT SEE [WWW.AGO.STATE.CO.US/CADC/CADCMAN.CFM](http://WWW.AGO.STATE.CO.US/CADC/CADCMAN.CFM).

### **North Carolina Residents**

North Carolina permit number 3939.

### **Massachusetts Residents**

You have the right to make a written or oral request that telephone calls regarding your debt not be made to your place of employment. Any such oral request will be valid for only ten days unless you provide a written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to us.

### **New York City Residents**

New York City Department of Consumer Affairs license number 1240569.

**Consumers in all states have the rights afforded by the Fair Debt Collection Practices Act. (FDCPA)**

**REFUSE TO PAY LETTER**

April 25, 2007

**CERTIFIED MAIL**  
**RETURN RECEIPT REQUESTED**  
**7005-3110-0000-4788-4114**

Global Acceptance Credit Co.  
P.O. Box 172800  
Arlington, TX 76003-2800

Re: Creditor: Corinthian College  
Reference No.: 184-55xxxxx3231  
Account No.: 624929-1

Dear Sir or Madam:

I have enclosed a copy of the last collection letter that you sent to me.

In this regard, please be advised that I dispute this debt and refuse to pay.

PLEASE MARK YOUR FILES ACCORDINGLY.

Trusting in your good offices, I remain . . .

Very Truly Yours,

Jennifer Reed  
4920 Harmony Way  
San Jose, CA 95130-1819

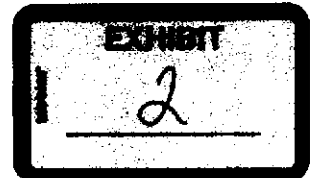
7005 3110 0000 4788 4114

U.S. Postal Service <sup>®</sup>	
<b>CERTIFIED MAIL<sup>®</sup> RECEIPT</b>	
(Domestic Mail Only: No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$ 56.75
Certified Fee	\$ 2.40
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 59.15

Postmark Here

Sent To: Global Acceptance Credit Co.  
Street, Apt. No., or PO Box No.: P.O. Box 172800  
City, State, ZIP+4: Arlington, TX 76003-2800

PS Form 3800, June 2002 See Reverse for Instructions



Dept 545  
PO Box 4115  
Concord, CA 94524



**Global Acceptance  
Credit Company**

P.O. Box 172800 - Arlington, TX 76003-2800  
Toll Free 800-807-0725 - Local (817) 561-2600  
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Global Acceptance Credit Co.  
PO Box 172800  
Arlington TX 76003-2800

\*\*\* Detach Upper Portion and Return with Payment \*\*\*

Dear JENNIFER REED,

We have recently purchased, been assigned, and now OWN your ACCOUNT. All rights have been transferred to us. Please contact us to discuss this matter with one of our representatives.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, that the debt or any portion thereof is disputed, this office will obtain verification of the debt or obtain a copy of a judgment, if any, and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

Please contact us and allow our representative to assist you in resolving this issue.

Call 800-807-0725.

If you have an attorney representing you in connection with this debt, we are not aware of that fact and we would appreciate it if you would furnish the name and phone number of your attorney. If you have filed bankruptcy, we are similarly unaware of that fact and would appreciate your bankruptcy case number and date of filing.

Sincerely,

Tracey Hunter

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

All future payments and correspondence should be addressed to:

Original Creditor: Corinthian College  
RE: Everest College  
Current Creditor: Global Acceptance Credit Co.  
Reference #: 184-55xxxx3231  
Amount Due: \$2823.96  
GACC Account #: 624929-1

Global Acceptance Credit Co.  
P.O. Box 172800  
Arlington, TX 76003-2800

Please see reverse side for important information.

USPS - Track &amp; Confirm

Page 1 of 1



Home | Help

Track &amp; Confirm

## Track & Confirm

### Search Results

Label/Receipt Number: 7005 3110 0000 4788 4114

Detailed Results:

- Delivered, May 02, 2007, 11:11 am, ARLINGTON, TX 76003
- Acceptance, April 25, 2007, 4:01 pm, SAN JOSE, CA 95113

&lt; Back

Return to USPS.com Home &gt;

### Track & Confirm

Enter Label/Receipt Number.

 POSTAL INSPECTORS  
Preserving the Trust

site map

contact us

government services

jobs

National &amp; Premier Accounts

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#### SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

Global Acceptance Credit Co.  
P.O. Box 172800  
Arlington, TX 76003-2800

#### COMPLETE THIS SECTION ON DELIVERY

## A. Signature

X *A. Holman*☐ Agent☐ Addressee

## B. Received by (Printed Name)

*A. Holman*

## C. Date of Delivery

*5-2-07*D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

## 3. Service Type

☒ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

## 4. Restricted Delivery? (Extra Fee)

☐ Yes

## 2. Article Number

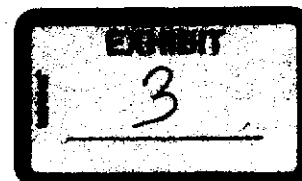
(Transfer from service label)

7005 3110 0000 4788 4114

PS Form 3811, February 2004

Domestic Return Receipt

102896-02-M-1540



P.O. Box 172800  
Arlington, TX 76003  
624929



**Global Acceptance  
Credit Company**

P.O. Box 172800 - Arlington, TX 76003-2800  
Toll Free 800-807-0725 - Local (817) 561-2600  
Fax (817) 561-2288  
July 25, 2007

RETURN SERVICE REQUESTED



GACC# 624929

JENNIFER REED  
4920 HARMONY WAY  
SAN JOSE CA 95130-1819

Dear JENNIFER REED,

Global Acceptance Credit Company (GACC) purchased and now owns the above referenced account. It was purchased by GACC on 04/04/2007.

As per your request for verification of the account please see the information below:

Original Creditor:	Corinthian College
Description:	Everest College
Original Account Number:	184-55xxxxx3231
Account Open Date:	09/16/2004
Last Payment Date:	07/10/2006

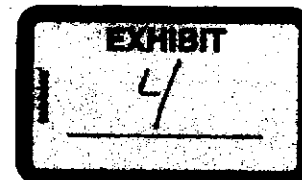
Should you have questions regarding the above referenced account or would like to discuss any of the information, please contact me at 800-807-0725.

Cordially,

Kevin Lee  
Research Department Manager  
800-807-0725 ext. 260

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please see reverse side for important information.



### **Privacy Notice**

Global Acceptance Credit Company (GACC) understands the importance of safeguarding the privacy of our customer's personal and financial information. Our Privacy Policy follows these guidelines:

**Security Procedures to Protect Information** - GACC restricts access to your personal and financial information. Employees who have access to your information are required to protect it and keep it confidential. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your personal and financial information.

**Collection of Personal and Financial Information** - GACC collects personal and financial information about you from lawful sources that may include available account documents, previous or current creditors, consumer reporting agencies and public databases.

**Sharing of Personal and Financial Information** - GACC complies with all Fair Debt Collection Practices Act (FDCPA) and all Fair Credit Reporting Act (FCRA) guidelines and does not release information on current or former consumers except to those permitted by law, such as, consumer reporting agencies; companies performing services (lettering services, third-party collection agencies, etc.); attorneys or other legal services; and consumer credit counseling services (at the request of the consumer).

**Your Choice to Share Information** - If you wish we do not provide personal and financial information on your account, as described in this notice, please send your request in writing to: GACC, Attn: Privacy Notice, P.O. Box 172800, Arlington, Texas 76003 or call 1-800-807-0725 x201.

### **California Collection Notice**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

### **California and Utah Residents**

As required by California and Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

### **Colorado Residents**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT SEE [WWW.AGO.STATE.CO.US/CADC/CADCMAN.CFM](http://WWW.AGO.STATE.CO.US/CADC/CADCMAN.CFM).

### **North Carolina Residents**

North Carolina permit number 3939.

### **Massachusetts Residents**

You have the right to make a written or oral request that telephone calls regarding your debt not be made to your place of employment. Any such oral request will be valid for only ten days unless you provide a written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to us.

### **New York City Residents**

New York City Department of Consumer Affairs license number 1240569.

**Consumers in all states have the rights afforded by the Fair Debt Collection Practices Act. (FDCPA)**



## Global Acceptance Credit Company

August 7, 2007

JENNIFER REED  
4920 HARMONY WAY  
SAN JOSE, CA 95130

Re: Corinthian College

Account #: 624929-1

Reference: 184-55xxxx3231

Balance: \$2,782.04

Dear JENNIFER REED,

Thank you for your recent inquiry in regards to the above-mentioned account.

Global Acceptance Credit Company is willing to accept a settlement on your **Corinthian College** account for the amount of **\$2,782.00**. You have agreed to pay **\$ 139.10** per month for **20** months beginning **August 25, 2007**. Failure to comply will result in the settlement offer becoming null and void.

Once full settlement funds have been received, GACC will send you verification that your account is **paid in full**. GACC will then notify Trans Union, Equifax and Experian credit reporting agencies that this debt is satisfied and reflects a zero balance.

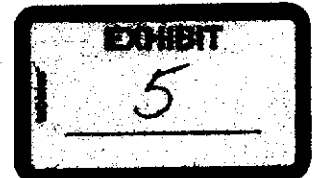
For your convenience, GACC now accepts Visa/MasterCard payments. To make a credit card payment please call our office toll free 800-807-0725 ext. 244, or if you prefer, you may remit payment by Priority-Mail or Quick Collect to the following address:

**Overnight Mail Address**  
Global Acceptance Credit Company  
5850 West I-20, Suite #100  
Arlington, TX 76017

or  
**Western Union Quick Collect**  
G.A.C.C.  
5850 West I-20, Suite #100  
**Code City: PARKROW State: TX**  
Arlington, TX 76017  
Please write acct # on QuickCollect \_\_\_\_\_

Sincerely,

Kevin Lee  
Global Acceptance Credit Company



**This communication is from a debt collector. This is an attempt to collect a debt. Any and all information obtained will be used for that purpose.  
Please see reverse side for important information.**

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**Sharing of Personal and Financial Information** - GACC complies with all Fair Debt Collection Practices Act (FDCPA) and all Fair Credit Reporting Act (FCRA) guidelines and does not release information on current or former consumers except to those permitted by law, such as, consumer reporting agencies; companies performing services (lettering services, third-party collection agencies, etc.); attorneys or other legal services; and consumer credit counseling services (at the request of the consumer).

**Your Choice to Share Information** - If you wish we do not provide personal and financial information on your account, as described in this notice, please send your request in writing to: GACC, Attn: Privacy Notice, P.O. Box 172800, Arlington, Texas 76003 or call 1-800-807-0725 x201.

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### **New York City Residents**

New York City Department of Consumer Affairs license number 1240569.



**Consumers in all states have the rights afforded by the Fair Debt Collection Practices Act. (FDCPA)**

P.O. Box 172800  
Arlington, TX 76003  
624929

October 5, 2007

RETURN SERVICE REQUESTED

JENNIFER REED  
4920 HARMONY WAY  
SAN JOSE CA 95130-1819

IF PAYING BY CREDIT CARD FILL OUT BELOW.	
CHECK CREDIT CARD USING FOR PAYMENT	
<input type="checkbox"/> 	<input type="checkbox"/> 
Card Number	Amount
Signature	Exp. Date
Current Balance: \$2782.04	GACC #: 624929
Payment Due Date: 11/4/2007	

Global Acceptance Credit Co.  
PO Box 172800  
Arlington TX 76003-2800

\*\*\* Detach Upper Portion and Return with Payment \*\*\*

GACC Account Number#: 624929  
Current Balance: \$2782.04

Re: Corinthian College/Everest College  
Reference #: 184-55xxxx3251

**WHAT ARE YOUR INTENTIONS? and SETTLEMENT OFFER!**

Dear JENNIFER REED,

This office has made several attempts to contact you regarding this account in order to resolve it.  
Please indicate your intentions and return this letter to us in the self-addressed enclosed envelope.

\_\_\_\_ Yes, I will accept a settlement offer of \$1,391.02 if I pay within 30 days of the date of this letter.  
Payment is enclosed.

\_\_\_\_ I do intend to pay my obligation voluntarily, however, I need to discuss a more flexible payment arrangement.  
Please call me to discuss my options at my daytime telephone number of \_\_\_\_\_

or nighttime telephone number of \_\_\_\_\_

\_\_\_\_ I can not pay now and I accept the consequences of that inability.

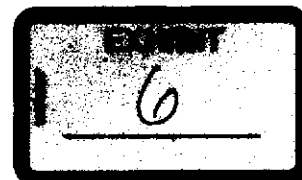
The Current Balance includes principal, interest and possibly fees imposed by the originator. Interest continues to accrue on this account.

Global Acceptance Credit Company may inform the credit reporting agencies about the default on your account. This information may be reflected in your credit report.

Additionally, you may contact us at 866-881-2590 and speak with Kevin Lee.


Cordially,

Kevin Lee  
Director Asset Recovery  
866-881-2590



THIS COMMUNICATION IS FROM A DEBT COLLECTOR.  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

GACC accepts for payment:

- 1) Credit card or debit card (complete box above)
- 2) Western Union Quick Collect  
code city: Parkrow State: TX
- 3) Money-Gram   
Receive code: 2980
- 4) Check-By-Phone (free of charge) call toll free 866-881-2590
- 5) Check or Money Order by mail



**Global Acceptance  
Credit Company**

5850 W. Interstate 20, Ste 100 - Arlington, TX 76017  
Toll Free 866-881-2590 - Local (817) 561-2600  
Fax (817) 561-2288

Please see reverse side for important information.

